

ASSEMBLY, No. 2435

STATE OF NEW JERSEY

219th LEGISLATURE

INTRODUCED FEBRUARY 3, 2020

Sponsored by:

Assemblyman DANIEL R. BENSON

District 14 (Mercer and Middlesex)

Assemblywoman VALERIE VAINIERI HUTTLE

District 37 (Bergen)

SYNOPSIS

Requires health insurance coverage for hair headpieces for patients receiving chemotherapy treatment for cancer.

CURRENT VERSION OF TEXT

As introduced.



(Sponsorship Updated As Of: 2/13/2020)

1 AN ACT concerning coverage for hair headpieces for patients
2 receiving chemotherapy treatment for cancer and supplementing
3 various parts of the statutory law.

4
5 **BE IT ENACTED** *by the Senate and General Assembly of the State*
6 *of New Jersey:*

7
8 1. Every hospital service corporation contract that provides
9 hospital or medical expense benefits which includes coverage for
10 prostheses and is delivered, issued, executed or renewed in this
11 State pursuant to P.L.1938, c.366 (C.17:48-1 et seq.) or approved
12 for issuance or renewal in this State by the Commissioner of
13 Banking and Insurance on or after the effective date of this act shall
14 provide coverage for expenses for a headpiece of human or artificial
15 hair worn to conceal scalp hair loss resulting from chemotherapy
16 treatment for cancer. The coverage for expenses for a headpiece
17 shall be subject to a written recommendation by the treating
18 physician stating that the headpiece is medically necessary.

19 The coverage shall be subject to the same limitations and
20 guidelines as other prostheses under the contract.

21 The provisions of this section shall apply to all contracts in
22 which the hospital service corporation has reserved the right to
23 change the premium.

24
25 2. Every medical service corporation contract that provides
26 hospital or medical expense benefits which includes coverage for
27 prostheses and is delivered, issued, executed or renewed in this
28 State pursuant to P.L.1940, c.74 (C.17:48A-1 et seq.) or approved
29 for issuance or renewal in this State by the Commissioner of
30 Banking and Insurance on or after the effective date of this act,
31 shall provide coverage for expenses for a headpiece of human or
32 artificial hair worn to conceal scalp hair loss resulting from
33 chemotherapy treatment for cancer. The coverage for expenses for
34 a headpiece shall be subject to a written recommendation by the
35 treating physician stating that the headpiece is medically necessary.

36 The coverage shall be subject to the same limitations and
37 guidelines as other prostheses under the contract.

38 The provisions of this section shall apply to all contracts in
39 which the medical service corporation has reserved the right to
40 change the premium.

41
42 3. Every health service corporation contract that provides
43 hospital or medical expense benefits which includes coverage for
44 prostheses and is delivered, issued, executed or renewed in this
45 State pursuant to P.L.1985, c.236 (C.17:48E-1 et seq.) or approved
46 for issuance or renewal in this State by the Commissioner of
47 Banking and Insurance on or after the effective date of this act,
48 shall provide coverage for expenses for a headpiece of human or

1 artificial hair worn to conceal scalp hair loss resulting from
2 chemotherapy treatment for cancer. The coverage for expenses for
3 a headpiece shall be subject to a written recommendation by the
4 treating physician stating that the headpiece is medically necessary.

5 The coverage shall be subject to the same limitations and
6 guidelines as other prostheses under the contract.

7 The provisions of this section shall apply to all contracts in
8 which the health service corporation has reserved the right to
9 change the premium.

10

11 4. Every individual policy that provides hospital or medical
12 expense benefits which includes coverage for prostheses and is
13 delivered, issued, executed or renewed in this State pursuant to
14 N.J.S.17B:26-1 et seq. or approved for issuance or renewal in this
15 State by the Commissioner of Banking and Insurance on or after the
16 effective date of this act, shall provide coverage for expenses for a
17 headpiece of human or artificial hair worn to conceal scalp hair loss
18 resulting from chemotherapy treatment for cancer. The coverage
19 for expenses for a headpiece shall be subject to a written
20 recommendation by the treating physician stating that the headpiece
21 is medically necessary.

22 The coverage shall be subject to the same limitations and
23 guidelines as other prostheses under the policy.

24 The provisions of this section shall apply to all policies in which
25 the insurer has reserved the right to change the premium.

26

27 5. Every group policy that provides hospital or medical
28 expense benefits which includes coverage for prostheses and is
29 delivered, issued, executed or renewed in this State pursuant to
30 N.J.S.17B:27-26 et seq. or approved for issuance or renewal in this
31 State by the Commissioner of Banking and Insurance on or after the
32 effective date of this act, shall provide benefits for expenses for a
33 headpiece of human or artificial hair worn to conceal scalp hair loss
34 resulting from chemotherapy treatment for cancer. The coverage
35 for expenses for a headpiece shall be subject to a written
36 recommendation by the treating physician stating that the headpiece
37 is medically necessary.

38 The coverage shall be subject to the same limitations and
39 guidelines as other prostheses under the policy.

40 The provisions of this section shall apply to all policies in which
41 the insurer has reserved the right to change the premium.

42

43 6. Every individual health benefits plan that provides hospital
44 or medical expense benefits which includes coverage for prostheses
45 and is delivered, issued, executed or renewed in this State pursuant
46 to P.L.1992, c.161 (C.17B:27A-2 et seq.) or approved for issuance
47 or renewal in this State on or after the effective date of this act,
48 shall provide benefits for expenses for a headpiece of human or

1 artificial hair worn to conceal scalp hair loss resulting from
2 chemotherapy treatment for cancer. The coverage for expenses for
3 a headpiece shall be subject to a written recommendation by the
4 treating physician stating that the headpiece is medically necessary.

5 The coverage shall be subject to the same limitations and
6 guidelines as other prostheses under the health benefits plan.

7 The provisions of this section shall apply to all health benefit
8 plans in which the carrier has reserved the right to change the
9 premium.

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11 7. Every small employer health benefits plan that provides
12 hospital or medical expense benefits which includes coverage for
13 prostheses and is delivered, issued, executed or renewed in this
14 State pursuant to P.L.1992, c.162 (C.17B:27A-17 et seq.) or
15 approved for issuance or renewal in this State on or after the
16 effective date of this act shall provide benefits for expenses for a
17 headpiece of human or artificial hair worn to conceal scalp hair loss
18 resulting from chemotherapy treatment for cancer. The coverage
19 for expenses for a headpiece shall be subject to a written
20 recommendation by the treating physician stating that the headpiece
21 is medically necessary.

22 The coverage shall be subject to the same limitations and
23 guidelines as other prostheses under the health benefits plan.

24 The provisions of this section shall apply to all health benefit
25 plans in which the carrier has reserved the right to change the
26 premium.

27
28 8. Every enrollee agreement that provides coverage for
29 prostheses and is delivered, issued, executed or renewed in this
30 State pursuant to P.L.1973, c.337 (C.26:2J-1 et seq.) or approved
31 for issuance or renewal in this State by the Commissioner of Health
32 on or after the effective date of this act, shall provide coverage for a
33 headpiece of human or artificial hair worn to conceal scalp hair loss
34 resulting from chemotherapy treatment for cancer. The coverage
35 for a headpiece shall be subject to a written recommendation by the
36 treating physician stating that the headpiece is medically necessary.

37 The coverage shall be subject to the same limitations and
38 guidelines as other prostheses under the enrollee agreement.

39 The provisions of this section shall apply to enrollee agreements
40 in which the health maintenance organization has reserved the right
41 to change the schedule of charges.

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43 9. This act shall take effect 60 days after the date of enactment.

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46 STATEMENT

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48 This bill requires hospital, medical and health service

1 corporations, individual and small and large group commercial
2 health insurers and health maintenance organizations which provide
3 coverage for prostheses, to provide coverage for expenses for
4 headpieces of human or artificial hair worn to conceal scalp hair
5 loss resulting from chemotherapy treatment for cancer. The
6 coverage shall be subject to a written recommendation by the
7 treating physician stating that the headpiece is medically necessary.
8 Also, the coverage shall be subject to the same limitations and
9 guidelines as for other prostheses under the health benefits plan.
10 The provisions of the bill will take effect 60 days after the date
11 of enactment and will apply to all health benefits plans issued or
12 renewed on or after that date.